

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 John Miller
 Jill Muraske
 Debtors

Case No. 18-15150-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlw
 Form ID: 309I

Page 1 of 3
 Total Noticed: 83

Date Rcvd: Aug 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2018.

db/jdb
 14176697 +John Miller, Jill Muraske, 2003 Woodbridge Lane, Pennsburg, PA 18073-1247
 14176698 +AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
 14176713 +AR Resources, Inc., 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
 14176713 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714)
 14176702 +Citibank North America, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 14176701 +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14176703 +Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14176714 +Continental Finance Company, 4550 New Linden Hill Rd, Wilmington, DE 19808-2952
 14176718 +Credit Center Inc, 7 Finance Dr, Danbury, CT 06810-4162
 14176717 +Credit Center Inc, Attn: Bankruptcy, 7 Finance Drive, Danbury, CT 06810-4162
 14176723 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
 (address filed with court: First Savings Credit Card, 500 E 60th St N, Sioux Falls, SD 57104)
 14176721 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 14176722 +First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117-5019
 14176725 +Fortiva, Po Box 105555, Atlanta, GA 30348-5555
 14176724 +Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
 14176726 +Genesis FS Card Services, PO Box 23039, Columbus, GA 31902-3039
 14176727 +Kansas Counselors, Inc, Attn: Bankruptcy, Po Box 14765, Shawnee Mission, KS 66285-4765
 14176728 +Kansas Counselors, Inc, 1314 N Main St, Hutchinson, KS 67501-4002
 14176731 Macy's, PO Box 9001094, Louisville, KY 40290-1094
 14176732 Matrix MASTERCARD, PO Box 31292, Tampa, FL 33631-3292
 14176735 Peerless Credit Services, PO Box 518, Middletown, PA 17057-0518
 14176736 +Penn Credit, 916 S 14th St, PO Box 988, Harrisburg, PA 17108-0988
 14176737 +Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
 14176738 +Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
 14176742 Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
 14176759 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
 14176761 TriValley Primary Care PC, 519 South 5th St., Ste. 130, Perkasia, PA 18944-1042
 14176765 +US Department of Education/Great Lakes, Po Box 7860, Madison, WI 53707-7860
 14176764 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
 14176762 +United Anes Serv. PC, PO Box 828962, Philadelphia, PA 19182-8962
 14176766 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 14176767 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: support@malaw.com Aug 10 2018 01:47:30 PAUL H. YOUNG, Young, Marr & Associates, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020
 tr +E-mail/Text: bncnotice@phl3trustee.com Aug 10 2018 01:48:45 WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: megan.harper@phila.gov Aug 10 2018 01:48:27 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2018 01:47:57 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 10 2018 01:48:14 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 10 2018 01:48:02 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14176695 +EDI: PHINAMERI.COM Aug 10 2018 05:43:00 AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
 14176696 +EDI: PHINAMERI.COM Aug 10 2018 05:43:00 AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
 14176693 +E-mail/Text: American@AABinfo.net Aug 10 2018 01:47:40 American Adjustment Bureau, Inc., Attn: Bankruptcy, Po Box 2758, Waterbury, CT 06723-2758
 14176694 +E-mail/Text: American@AABinfo.net Aug 10 2018 01:47:40 American Adjustment Bureau, Inc., 73 Field St, Waterbury, CT 06702-1906
 14176700 EDI: CAPITALONE.COM Aug 10 2018 05:43:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238
 14176699 +EDI: CAPITALONE.COM Aug 10 2018 05:43:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14176704 +EDI: CITICORP.COM Aug 10 2018 05:43:00 Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
 14176705 +EDI: WFNNB.COM Aug 10 2018 05:43:00 Comenity Bank/Overstock, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 14176706 +EDI: WFNNB.COM Aug 10 2018 05:43:00 Comenity Bank/Overstock, Po Box 182120, Columbus, OH 43218-2120

District/off: 0313-2

User: dlw
Form ID: 309I

Page 2 of 3
Total Noticed: 83

Date Rcvd: Aug 09, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14176707	+EDI: WFNNB.COM Aug 10 2018 05:43:00	Comenity Bank/Pier 1, Attn: Bankruptcy Dept,
	Po Box 182125, Columbus, OH 43218-2125	
14176708	+EDI: WFNNB.COM Aug 10 2018 05:43:00	Comenity Bank/Pier 1, Po Box 182789,
	Columbus, OH 43218-2789	
14176709	+EDI: WFNNB.COM Aug 10 2018 05:43:00	Comenity Bank/Torrid, Attn: Bankruptcy Dept,
	Po Box 182125, Columbus, OH 43218-2125	
14176710	+EDI: WFNNB.COM Aug 10 2018 05:43:00	Comenity Bank/Torrid, Po Box 182789,
	Columbus, OH 43218-2789	
14176712	+EDI: WFNNB.COM Aug 10 2018 05:43:00	Comenity Capital/mprc, Po Box 182120,
	Columbus, OH 43218-2120	
14176711	+EDI: WFNNB.COM Aug 10 2018 05:43:00	Comenity Capital/mprc, Attn: Bankruptcy Dept,
	Po Box 182125, Columbus, OH 43218-2125	
14176716	+EDI: CONVERGENT.COM Aug 10 2018 05:43:00	Convergent Outsourcing, Inc, 800 Sw 39th St,
	Renton, WA 98057-4975	
14176715	+EDI: CONVERGENT.COM Aug 10 2018 05:43:00	Convergent Outsourcing, Inc, Po Box 9004,
	Renton, WA 98057-9004	
14176719	+EDI: RCSFNBMARIN.COM Aug 10 2018 05:43:00	Credit One Bank, Attn: Bankruptcy,
	Po Box 98873, Las Vegas, NV 89193-8873	
14176720	+EDI: RCSFNBMARIN.COM Aug 10 2018 05:43:00	Credit One Bank, Po Box 98875,
	Las Vegas, NV 89193-8875	
14176729	+EDI: CBSKOHL.S.COM Aug 10 2018 05:43:00	Kohls/Capital One, Kohls Credit, Po Box 3120,
	Milwaukee, WI 53201-3120	
14176730	+EDI: CBSKOHL.S.COM Aug 10 2018 05:43:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr,
	Menomonee Falls, WI 53051-5660	
14176733	+EDI: MERRICKBANK.COM Aug 10 2018 05:43:00	Merrick Bank/CardWorks, Attn: Bankruptcy,
	Po Box 9201, Old Bethpage, NY 11804-9001	
14176734	+EDI: MERRICKBANK.COM Aug 10 2018 05:43:00	Merrick Bank/CardWorks, Po Box 9201,
	Old Bethpage, NY 11804-9001	
14176740	EDI: PRA.COM Aug 10 2018 05:43:00	Portfolio Recovery, 120 Corporate Blvd Ste 100,
	Norfolk, VA 23502	
14176936	+EDI: PRA.COM Aug 10 2018 05:43:00	PRA Receivables Management, LLC, PO Box 41021,
	Norfolk, VA 23541-1021	
14176739	+EDI: PRA.COM Aug 10 2018 05:43:00	Portfolio Recovery, Po Box 41021,
	Norfolk, VA 23541-1021	
14176741	+EDI: RESURGENT.COM Aug 10 2018 05:43:00	Resurgent Capital Services, Po Box 10587,
	Greenville, SC 29603-0587	
14176744	+EDI: RMSC.COM Aug 10 2018 05:43:00	Synco/Toys R Us, Po Box 965005,
	Orlando, FL 32896-5005	
14176743	+EDI: RMSC.COM Aug 10 2018 05:43:00	Synco/Toys R Us, Attn: Bankruptcy, Po Box 965060,
	Orlando, FL 32896-5060	
14176745	+EDI: RMSC.COM Aug 10 2018 05:43:00	Synchrony Bank, Attn: Bankruptcy Dept,
	Po Box 965060, Orlando, FL 32896-5060	
14176746	+EDI: RMSC.COM Aug 10 2018 05:43:00	Synchrony Bank, 950 Forrer Blvd,
	Kettering, OH 45420-1469	
14176747	+EDI: RMSC.COM Aug 10 2018 05:43:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,
	Po Box 965060, Orlando, FL 32896-5060	
14176748	+EDI: RMSC.COM Aug 10 2018 05:43:00	Synchrony Bank/ JC Penneys, Po Box 965007,
	Orlando, FL 32896-5007	
14176749	+EDI: RMSC.COM Aug 10 2018 05:43:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept,
	Po Box 965060, Orlando, FL 32896-5060	
14176750	+EDI: RMSC.COM Aug 10 2018 05:43:00	Synchrony Bank/ Old Navy, Po Box 965005,
	Orlando, FL 32896-5005	
14176752	+EDI: RMSC.COM Aug 10 2018 05:43:00	Synchrony Bank/Amazon, Po Box 965015,
	Orlando, FL 32896-5015	
14176751	+EDI: RMSC.COM Aug 10 2018 05:43:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept,
	Po Box 965060, Orlando, FL 32896-5060	
14176753	+EDI: RMSC.COM Aug 10 2018 05:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
	Po Box 965061, Orlando, FL 32896-5061	
14176754	+EDI: RMSC.COM Aug 10 2018 05:43:00	Synchrony Bank/Care Credit, C/o Po Box 965036,
	Orlando, FL 32896-0001	
14176755	+EDI: RMSC.COM Aug 10 2018 05:43:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept,
	Po Box 965060, Orlando, FL 32896-5060	
14176756	+EDI: RMSC.COM Aug 10 2018 05:43:00	Synchrony Bank/Lowes, Po Box 965005,
	Orlando, FL 32896-5005	
14176757	+EDI: RMSC.COM Aug 10 2018 05:43:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
	Po Box 965060, Orlando, FL 32896-5060	
14176758	+EDI: RMSC.COM Aug 10 2018 05:43:00	Synchrony Bank/Walmart, Po Box 965024,
	Orlando, FL 32896-5024	
14176760	+EDI: WTRNBANK.COM Aug 10 2018 05:43:00	Target, Po Box 673, Minneapolis, MN 55440-0673
14176763	+E-mail/Text: EBankruptcy@UCFS.NET Aug 10 2018 01:48:53	United Consumer Financial Services,
	865 Bassett Rd, Westlake, OH 44145-1194	

TOTAL: 51

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0313-2

User: dlv
Form ID: 309I

Page 3 of 3
Total Noticed: 83

Date Rcvd: Aug 09, 2018

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2018 at the address(es) listed below:

PAUL H. YOUNG on behalf of Joint Debtor Jill Muraske support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com,pyoung@ymalaw.com
PAUL H. YOUNG on behalf of Debtor John Miller support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com,pyoung@ymalaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

Information to identify the case:

Debtor 1	John Miller	Social Security number or ITIN	xxx-xx-7053
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Jill Muraske	Social Security number or ITIN	xxx-xx-6518
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania		Date case filed for chapter 13 8/3/18
Case number:	18-15150-amc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John Miller	Jill Muraske
2. All other names used in the last 8 years		
3. Address	2003 Woodbridge Lane Pennsburg, PA 18073	2003 Woodbridge Lane Pennsburg, PA 18073
4. Debtor's attorney Name and address	PAUL H. YOUNG Young, Marr & Associates 3554 Hulmeville Road Suite 102 Bensalem, PA 19020	Contact phone (215) 639-5297 Email: support@ymalaw.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 8/9/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 12, 2018 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 11/11/18 Filing deadline: 10/12/18 Filing deadline: 1/30/19 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 85.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 10/16/18 at 10:00 AM , Location: Courtroom #5, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	